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PARKSIDE: A CASE STUDY IN  
NEIGHBORHOOD REVITALIZATION

Christopher Mark Hagberg

A THESIS

in

The Graduate Program in Historic Preservation

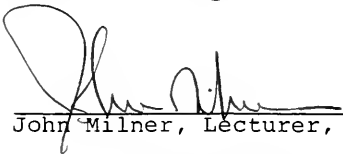
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# Parkside: A Case Study in Neighborhood Revitalization

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## Chapter One: An Introduction

The Parkside neighborhood of Philadelphia, like many inner city neighborhoods, is struggling to revitalize itself. Many efforts have been made to bring this Victorian community back to its original splendor. Parkside, having faced problems common to other neighborhood revitalizations, warrants further examination through this case study. The main objectives of this study are to trace the history of the area, its eventual decline, and discuss the efforts, both public and private, made to revitalize the neighborhood. Once the background and physical description of the area has been given, Chapter Two will examine its economic decline. Speculation will be made as to why this disinvestment occurred. Chapter Three will review the efforts made by the private sector to bring life back to this dying community. Included will be an evaluation of the efforts of real estate developers to rehabilitate much of the abandoned housing in Parkside. Chapter Four will review the endeavors of the public sector. This will summarize the preservation tools implemented in the past and offer additional tools that could be utilized in the future. The final chapter will serve to review the reasons why Parkside deteriorated as it did, and speculate as to why it has taken so long to revitalize.

Parkside is bounded by Fairmount Park, the Pennsylvania Railroad tracks, and the Philadelphia Zoo (See Illustration A and B). Within view of the area is the Centennial



Exhibition's Memorial Hall (See Illustration C). This West Philadelphia neighborhood is adjacent to University City Science Center, Drexel University, and the University of Pennsylvania. The district is served by both trolley and bus lines, connecting Parkside with all of Philadelphia. Center City is only minutes away due to the convenient access ramps to I-76. The history of Parkside is tied to the general history of West Philadelphia. The Lenni Lenape Indian tribe lived on this land west of the Schuylkill River long before the charter of Pennsylvania was granted. William Penn made a treaty with these Indians that gave the colonists the right to hunt and fish along the Schuylkill forever.<sup>1</sup>

By the mid 1700's, there were modest farms scattered throughout Philadelphia. These one-room farmhouses had pent eaves and were constructed of native rubble stone. When the Market Street bridge opened in 1805, Philadelphia gentlemen seeking country estates moved west to this area.<sup>2</sup>

In the 1830's, social and charitable institutions moved to West Philadelphia. Blockery Almshouse, at 33rd and Spruce Streets, was established to aid and rehabilitate the poor. Christ Church Hospital, at 49th Street and Belmont Avenue, was founded as a home for the elderly.<sup>3</sup>

In the second half of the 19th century, Philadelphia saw the greatest number of immigrants migrate to its city, causing rapid development of new townships. The townships west of the Schuylkill River were consolidated, making them



a part of Philadelphia's twenty-fourth ward. This Act of Consolidation of 1854 untangled legal issues and made the police protection of West Philadelphia possible financially. Streetcar service was introduced into the area, and those west of the river could now use the water pumped by the Schuylkill Water Works.<sup>4</sup>

"Philadelphia had been the first great industrial city in the United States and remained the leading urban manufacturing center in the immediate post-Civil War era."<sup>5</sup> The City was becoming a business center for the production of iron and steel. The railroad industry pushed Philadelphia into the industrial age.<sup>6</sup>

In 1876, America celebrated its 100th birthday with the International Exhibition in Fairmount Park. It was the first large world's fair in the history of the United States. Pennsylvania Railroad built a new station at 32nd and Market Streets to handle the traffic. This station burned in 1896. "The Centennial tended to make people of many nations better acquainted and it gave a great impetus to the growth and importance of West Philadelphia."<sup>7</sup> Of the 200 or so buildings constructed, little of the Exhibition's grounds remain; Memorial Hall is one of the few relics still standing today. This building, designed by H. J. Schwartzmann, was built of granite, glass, and iron. It is situated on the southern edge of Fairmount Park directly across the street from the neighborhood of Parkside.<sup>8</sup>

Much of Parkside's early history can be pieced together with relative accuracy. German brewers settled in this





area of the city in the 1880's. John Baltz acquired a parcel at 38th and Girard Avenue for a brewery. Other brewers such as Joseph Schmidt and Frederick Poth, founder of Poth Brewery, the grandfather company of Christian Schmidt Brewery, also chose to relocate here.

Due to the clannish nature of this then growing German neighborhood, a select group of contractors, usually friends, was chosen to design and build the rowhouses and apartment buildings in Parkside. Thus, much of the architecture was similar in nature and expressed the upward mobility of these nouveau riche Germans. Their contemporary taste of Germanic styling made for ornate buildings that related to the street with a suburban quality reflected in elaborate front porches, bay windows, and towers.<sup>9</sup>

A second wave of immigrants started moving into Parkside after the turn of the century. These second generation East Europeans not only chose to reside in this neighborhood bordering Fairmount Park, they also relocated their businesses here. As their population grew, so did their need for goods and services. Bakeries, grocery stores, and restaurants started springing up along Girard Avenue. A synagogue was also constructed along this "main street" stretch of Girard Avenue. It looked as if these people were here permanently.<sup>10</sup>

The housing stock in Parkside is quite diverse. There are residential types that range from the two-story rowhouse to the large multi-unit apartment house. This isolated park side setting has most of its larger structures



clustered towards the middle of the district. The immense apartment houses, such as the Brentwood, Parkside, and Lansdowne sit on the south side of Parkside Avenue between 40th and 42nd Streets facing the park. The Lansdowne (41st and Parkside) was designed by J. C. Worthington (See Illustration D). This four story limestone structure was richly decorated with a profusion of turrets, gables, and bays. This Queen Anne type apartment house has pressed metal ornamentation and an outstanding roof tiled with terra cotta shingles.<sup>11</sup>

Moving a block west on Parkside Avenue are the large gable-fronted double houses and rows, made up of the Brentwood and Parkside apartment buildings (See Illustration E). The Blockwood Improvement Company, with Frederick Newman as architect, developed these rows. They were designed to look like mansions, but they were always multi-family structures. Their pompeiiian brick facades were trimmed with copper and terra cotta. Large front porches provided residents with a place to 'take some fresh air' on a warm summer's evening.

Moving further west along Parkside Avenue, beyond 42nd Street, is a row of three and one-half story doubles possessing polished granite columns, designed by H. E. Flower for the developer of Frederick Poth (See Illustration F). These porch fronted, single family dwellings were also trimmed with copper ornamentation and pompeiiian brick. Inside these beauties, such croppings of luxury like tiled



entrances, built-in furniture and leaded glass windows can be found.<sup>12</sup>

These blocks of enormous houses are flanked to the south by Marlton and Memorial Avenues. The rowhouses on these streets are less grand in size and fashion, but they mimic the stylistic details of those on Parkside Avenue (See Illustration G). The rows along Leidy, Viola, and Thompson Streets become progressively smaller and less ornate the nearer they get to the railyards and tracks of the Pennsylvania Railroad (See Illustration H). These tracks are the southern boundary of the neighborhood. The light industrial zone around these railyards made for smaller and less prestigious residential housing. Girard Avenue, the district's "Main Street," is the business and residential strip that runs east to west through the neighborhood. Most of the mixed use structures, being smaller mansard rows, are located near 40th Street. Moving west along Girard Avenue are many elaborate rowhouses (See Illustration I). Up further are additional houses owned and designed by Angus Wade, a wealthy developer/architect. These richly ornate, three-story porch fronted houses were inhabited by many "nouveau riche" merchants of the time.<sup>13</sup>

The blocks flanking Girard Avenue to the south saw the construction of less substantial dwellings (See Illustration J). Yet, they possessed those key elements, front porches, corbelled pilasters, and bay windows, that suggested the attempted at emulating upscale suburban housing.



It is obvious that the housing options within Parkside are diverse. Since land values were higher facing Fairmount Park, developers had to build more land intensive structures, apartment houses (See Illustration K). This way they could get more profit per square foot of real estate than they could for a two-story rowhouse. If a park view could not be afforded by a tenant, a residence on a back street was a viable option (See Illustration L). This way one could enjoy the park without paying exorbitant rents. The central location and demand for housing along Girard Avenue caused real estate values to rise (See Illustration M). Thus, with all of the options, Parkside could house anyone from the fashion-conscious nouveau riche to the middle class businessman who desired the suburban location.<sup>14</sup>





NOTES TO CHAPTER 1

1. Russell F. Weigley, ed., Philadelphia: A 300 Year History (New York: W.W. Norton and Company, 1982) 6-7.
2. Ibid, 4.
3. Philadelphia City Planning Commission, "Philadelphia: A City of Neighborhoods," 1976. 17.
4. Ibid.
5. Russell F. Weigley, ed., Philadelphia: A 300 Year History (New York: W. W. Norton and Company, 1982) 430.
6. Ibid, 471.
7. M. Lafitte Viera, West Philadelphia Illustrated, 1903. 97.
8. Russell F. Weigley, ed., Philadelphia: A 300 Year History (New York: W. W. Norton and Company, 1982) 462.
9. Historical and Museum Commission, Office of Historic Preservation, "Pennsylvania Historic Resource Survey Form," surveyed by Clio Group, Inc., 9 April 1982.
10. Ibid.
11. James L. Brown IV, Parkside Development Corporation, Philadelphia, Pa., interview with author, 10 February 1987.
12. Historical and Museum Commission, Office of Historic Preservation, "Pennsylvania Historic Resource Survey Form," surveyed by Clio Group, Inc., 9 April 1982.
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14. Richard Redding, Philadelphia City Planning Commission, Philadelphia, Pa., interview with author, 29 January 1987.



## CHAPTER TWO: THE DECLINE

Soon after the turn of the century, Parkside entered into a slow decline. The founding population of wealthy German industrialists was being replaced by less well to do East European immigrant merchants. By making Parkside their home, these businessmen made this neighborhood solidly middle class. Thus Parkside was losing its reputation as a fashionable enclave for the wealthy.

"Philadelphia's most significant growth took place from approximately 1840 to 1920, its population increased 800%, from 260,000 to 1,820,000. Increased industrialization and immigration were responsible for this rapid growth. These immigrants represented a much broader range of nationalities and cultural backgrounds than had immigrated to Philadelphia up to that time. Many of the nineteenth century immigrants were Jewish, and they established new synagogues and institutions to serve their population."<sup>1</sup>

By the 1920's West Philadelphia was becoming more urbanized. No longer was it a suburb free of pollution and congestion. The nearby railroad yards filled the air with smoke from the coal-burning locomotives. Factories and businesses moved west of the city where real estate was less expensive. These places of employment created jobs, therefore residential density increased. Gradually, the meritocracy moved on in search of more fashionable suburbs.<sup>2</sup>

Due to this emigration of the wealthy, the larger apartment buildings built in the 1880's, like the Brentwood or Lansdowne, became housing for a lower clientele of tenant. These people could not afford to pay as much as their predecessors so landlords made up for this by neglecting the



regular maintenance on these architecturally interesting structures. This caused a self-perpetuating downward spiral. The combination of these circumstances caused the property values of these and other smaller rowhouses in the area to drop. Many of these buildings were sold to absentee landlords. They in turn converted many of these rowhouses into apartment buildings. This attracted a progressively poorer transient population to the neighborhood. Due to the exorbitant costs to overhaul some buildings' mechanical systems, landlords chose to abandon their buildings and stop paying property taxes on them. Once the buildings became too run-down for this second class group of tenants, they too moved on.

By the 1950's, the availability of cheap housing in Parkside caused a large influx of low to moderate income blacks. These renters had little pride in the neighborhood's appearance. Arson, graffiti, and vandalism furthered the physical deterioration of Parkside. Retail and commercial businesses moved from this dying area. Thus tenants had to commute elsewhere for goods and services, or merely settle for the remaining third rate neighborhood establishments.<sup>3</sup>

Parkside's present physical condition is the result of a slow economic decline of the area. The lack of sufficient funds has caused the neighborhood to suffer from neglect. It seems only logical at this point to identify Parkside's present overall site problems.

First, and most noticeably, is the housing problem. The Philadelphia Planning Commission identifies Parkside as



having more abandoned structures than any other neighborhood in the city. Like a cancer, abandonment can spread to surrounding structures. Once a block starts to empty out, existing homeowners lose faith in the area and often leave themselves. Then, new home buyers are reluctant to be the first to move back in. Not every individual has what it takes to be an urban pioneer. Not only are these vacant buildings eyesores, but they are hazards. Abandoned structures have been known to collapse. This can cause structural problems to adjacent buildings since party walls provide lateral stability. Due to the accelerated deterioration of vacant buildings caused by general lack of maintenance, there is a danger that structural or decorative elements could fall on passers-by. These empty buildings are havens for vagrants, drug addicts, and wild or stray animals. Such locations have been crime scenes for rapes and murders. Dealers often store their drugs here. Parkside's vacant buildings have fallen prey to such situations at one time or another.<sup>4</sup>

Abandoned buildings are also fire hazards. Arsonists often choose to set fire to vacant structures. Since these buildings are not guarded, fires usually get out of hand before they are reported. These fires can spread to occupied housing, endangering those residents' lives. Firefighters have lost their lives fighting such blazes.

Abandoned buildings can be further destroyed by vandalism. Graffiti artists spray paint their "tags" and other profanities on the facades of these buildings. Due to the





high prices paid for scrap metal, like copper, and antique interior ornamentation, like woodwork details, many buildings have been stripped of their historic fabric. This kind of theft further devalues these abandoned buildings.<sup>5</sup>

A majority of the occupied housing stock in Parkside has been neglected or unsympathetically altered. Owners are reluctant to repair or improve housing for fear that they will not be able to get their investment back. Those that have been altered have been done so with little or no regard for the building's architectural character. Makeshift porch enclosures and rear "tack-ons" were constructed for additional living space, with no consideration given to appearance. All things considered, though, Parkside's building fabric is remarkably intact. Since it was a relatively stable mixed neighborhood during the urban renewal of the 1960's, few buildings have been demolished.<sup>6</sup>

In general, Parkside's physical environment is poor. The streets and sidewalks are littered. Empty lots become dumping grounds for discarded refrigerators, tires, and mattresses. The neighborhood's vast population of stray animals have been used in pitbull dog fights illegally arranged for the purpose of wagering. These strays are dumped in alleys after they have been chewed up by pitbulls who have been trained to kill.

The district's major streets, Girard and Parkside Avenues, are plagued with high volumes of traffic, much of which is caused by commuters living west of Parkside who cut through the neighborhood on their way to Center City. Some



of these commuters drive to Parkside, park their cars on the street for free and take the 38 bus downtown. This saves them the expense of parking, but in the meantime, they are crowding the community's streets and taking up spaces used by residents. This constant congestion causes high noise levels and frequent automobile accidents.<sup>7</sup>

Parkside has suffered a decline in commercial services. There are a few small stores scattered throughout the neighborhood, mostly on Girard Avenue between 38th and 40th Streets. The big local shopping area, containing chain supermarkets, drugstores, and countless specialty stores, is outside the district towards City Line Avenue. The small stores in Parkside seem to be used by people in the immediate area for incidental purchases. Most people go to these large shopping areas for extensive purchases since prices are lower and the quality of meat and produce is higher.

Parkside also lacks good vital services such as laundromats, banks, drugstores, convenience stores, and hair salons. Many of the existing retail stores are rundown, dirty, and have a limited selection. Also, these stores are not centrally located within the community, thus a few errands can be time consuming. All in all, many of the existing retail shops are so undesirable that residents take the bus to outlying areas to shop.<sup>8</sup>

This community does not answer to the emotional and physical needs of its residents. Very few doctors or dentists have offices in Parkside. There are no counseling services or centralized community centers available. Also,



there are few sufficient day care facilities within Parkside's borders.

Parkside lacks sufficient neighborhood level recreation facilities for all age groups. The Fairmount Park recreational facilities are thought by many residents to be inadequate. The pool and tennis courts near Memorial Hall are not always open, and are not geared to meet the needs of the community. Leidy School's recreation program is not run year-round and it only includes certain age groups. Other forms of recreation like the movies or bowling do not exist in Parkside. It is apparent that youths and adults alike must leave the neighborhood to find most forms of entertainment.<sup>9</sup>

With the help of the 1980 census, a profile of Parkside's residents can be obtained. The data includes information about race, ancestry, age, income and family. One must be constantly aware that these figures must be adjusted because of changes in the area in the intervening years. But, even if the numbers are slightly off, the general environment of Parkside has not changed drastically in the past seven years.<sup>10</sup>

In 1980, Parkside had a population of 4,767; this is down from the 1970 figure of 8,093. This decline of 59% was greater than the citywide rate of 13.4% in 1980.<sup>11</sup> The racial breakdown of this population is as follows: 4,587 Blacks, 128 Whites, 18 American Indians, 13 Asians, and 30 of Spanish origin. With no data verification, it is safe to say that there are more than 13 Asians in Parkside today.



The neighborhood convenience store was just purchased by a person of Asian descent, and there has been a noticeable influx of Asians in the past year.<sup>12</sup>

As for the age of Parkside's residents, 24 percent of the population was under the age of 15 years old. Eleven percent of that same population was 65 years or over. The median age was 29 years.

There has been a national trend in the past decade towards increased numbers of smaller households. There were 1,676 households in Parkside in 1980. One person households consisted of 29 percent of the total. Eleven percent had six or more persons. Twenty-nine percent of the households consist of two or more unrelated people living together under one roof. Of those people 65 years or older, 66 percent live as a part of a family.

Patterns of family life in Parkside can be better understood when marital status is examined. Among those persons 15 years or older living in this community, 34 percent of the men and 27 percent of the 2,014 women were married by 1980. Of those surveyed, 34 percent were either separated or divorced. Parkside had 1,087 families, 40 percent were headed by married couples. Females were in charge of 48 percent of the families, and 12 percent of these were headed by men with no wife present.

Breaking these figures down, we find that of the 18 White families in Parkside, none were married couples, and more than half were maintained by a female with no husband present. All of the White families that had children under





the age of 18 were headed by female householders. Looking at the 1,050 Black families, we see that 40 percent were married couple families, and 48 percent were headed by females with no husband present. Over half of all the Black families that had children under the age of 18 were headed by female householders.<sup>13</sup>

As for national origin, and language, we discover that 2 percent of Parkside's population was not born in the United States. The language most spoken here is English. Only 7 persons between the age 5 and 17 spoke Spanish in 1980. About 15 persons over the age of 18 spoke Spanish.

While looking at school enrollment in the census, we found that 1,303 persons over age 3 were enrolled in school. Private schools accounted for only 7 percent of these enrollments. Students in college living in Parkside numbered 166. Of those persons between the age of 11 and 19, 24 percent were not enrolled in school and had not finished high school. This meant that one quarter of the teens in Parkside were considered to be dropouts.

This census also reports on educational attainment. Of those over the age of 25, twenty-nine percent had grade school educations or less. High school graduates account for 42 percent of this group. Twelve percent of those over the age of 25 years old had completed at least one year of college. Of the White population over 25, thirty-four percent were high school graduates and 9 percent had completed four or more years of college. Looking at the Black population 25 years old or over, we see that 42



percent were high school graduates, while only 3 percent had completed four or more years of college.<sup>14</sup>

In 1979, the year prior to the survey, we discover that the median income of Parkside's households was about \$7,617. Citywide figures for that same year were \$16,388. Thus, half of these households had a combined income lower than that. Only about 10 percent of the total surveyed had incomes of \$25,000 or more a year, and 40 percent had incomes between \$7,500 and \$25,000 per year. It is hard to evaluate this data because the inflation rate has not stayed the same. Therefore, the poverty level may be a better indicator. A family of four with an income level below \$7,412 in 1979 was considered to be living in poverty. Thirty-eight percent of Parkside's residents were living in poverty. Citywide, 20 percent of Philadelphia's population are at the poverty level.<sup>15</sup> This figure is high because children 18 years or younger account for 36 percent of the population in poverty. About one-third of the senior citizens living in the neighborhood are below the poverty level. It is interesting to note that of the households below the poverty level, almost three-quarters of them are headed by females with no husband present.<sup>16</sup>

Even though more than one-third of Parkside's population was living in poverty, that is not to say they were not employed. Nearly half of both male and female residents of working age held jobs. The unemployment rate was 18 percent in 1980. The unemployment rate for Whites in this community was 0 percent, and it was 18 percent for Blacks. The census



points out that of those employed, 338 were professionals, 264 worked in retail, and 242 were employed in manufacturing. Of those going to work, more than half used public transportation, 28 percent drove alone, and 13 percent rode in carpools.

Housing information can be obtained from the census. In 1980, 44 percent of Parkside's residents owned the house they lived in, while 56 percent were renters. The national average was 61 percent owner-occupied. Of the owner-occupied housing in this neighborhood, 5 percent were White households while 94 percent were Black. Less than 3 percent of the available housing is owned by other minority groups like Asians and those of Spanish descent. Of the renter-occupied housing, 3 percent had Whites as tenants, and 96 percent had Blacks for tenants. There were 693 vacant units in Parkside in 1980. The rental vacancy rate was 14 percent, while the homeowner vacancy rate was 4 percent.<sup>17</sup>

In summary, Parkside started out as a fashionable neighborhood for the newly wealthy Philadelphians of the 1880's. Once West Philadelphia became more industrialized, Parkside lost its prized suburban quality and entered into decline. Progressively poorer individuals started to move into the area. The present poor physical condition of the neighborhood is evident by the vast number of houses converted into apartments and the high number of abandoned buildings. This is not to say, though, that Parkside is without charm. This district overlooks Fairmount Park and Memorial Hall. Parts of some blocks and countless individual



homes are well maintained and visually pleasing.

The economic level in Parkside was below the national level. The amount of people living in poverty, 38 percent, was high. Those not below the poverty level were not far from it for the most part. There was a large population of single family households. The number of children below the age of 18 living at home was high. Thus, the condition in which these people are forced to live is less than ideal.

Regarding those children, it is unsettling to find that one quarter of all teens in Parkside were high school dropouts. "Education does not appear to have a high priority in their scale of values, however, and the unstable condition under which the families live, lack of money, many children and recurrent family crises make active interest and close supervision to see that the children actually do go to school and apply themselves to learning difficult."<sup>19</sup> By the time these children reach their teen years, they are usually on their own. Their parents have to go to work to support the family, therefore, those teens are left at home to care for the younger siblings. It is difficult to gain a hunger for knowledge growing up in this environment.

"The low educational level of the area and the failure of many young people to do well at school and remain in school is also seen as a basic problem to the area. By failing to obtain an education, the young people are condemning themselves to as unproductive a life as that of their elders. Many of the dropouts as well as the older men find it difficult to obtain work, and some seem to lack strong incentive to work as well."<sup>20</sup>





In reviewing the conditions present in Parkside, one quickly wonders why people stay. Janis Baker, a lifetime resident of Parkside, sums up her reasons for staying in Parkside. Many residents share the same motives for remaining here.

"My mother grew up around here, and I was born in Parkside. We moved around some within the neighborhood. I remember it being more of a mixed neighborhood. I think it is changing . . . coming up. I stay here because all of my family, cousins, aunts and uncles, live here. My friends are also here. I work right down the street, so I walk to work. Where I can not walk, I can easily take the bus. I do not think about leaving because I like this location, on the Park. Things could be worse."<sup>21</sup>

We now have a clear overview of the early history of Parkside and its present condition. We also have a good idea of who lives there and the environment in which they exist. It is quite obvious that the area has undergone economic decline in the past decades. Thus, in the following chapters, we will next examine the revitalization efforts by both the private and public sector.



NOTES TO CHAPTER 2

1. Philadelphia City Planning Commission, "Philadelphia: A City of Neighborhoods," 1976. 17.
2. M. Lafitte Viera, West Philadelphia Illustrated, 1963. 96-101.
3. James L. Brown IV, Parkside Development Corporation, Philadelphia, Pa., interview with author, 12 January 1987.
4. Richard Redding, Philadelphia City Planning Commission, Philadelphia, Pa., interview with author, 12 January 1987.
5. Ibid.
6. Ibid.
7. Kenneth Tadlock, Philadelphia, Pa., interview with author, 6 June 1986.
8. Philadelphia City Planning Commission, "Development Strategy of Parkside," (Planning Commission Staff Report, 15 September 1975) 12.
9. Ibid, 13.
10. U.S. Bureau of Census, Neighborhood Statistics Program, 1930. Narrative Profile of Neighborhoods in Philadelphia, Pa., Washington, D.C., 2.
11. Philadelphia City Planning Commission, "Preliminary Draft" (Neighborhood and Community Economic Development Areas, 1980) 2.
12. U.S. Bureau of Census, Neighborhood Statistics Program, 1980. Narrative Profile of Neighborhoods in Philadelphia, Pa., Washington, D.C., 4.
13. Ibid, 5.
14. Ibid, 6.
15. Philadelphia City Planning Commission, "Development Strategy of Parkside," (Planning Commission Staff Report, 15 September 1975) 12.
16. U.S. Bureau of Census, Neighborhood Statistics Program, 1980. Narrative Profile of Neighborhoods in Philadelphia, Pa., Washington, D.C., 12.
17. Ibid.



18. Philadelphia Health and Welfare Council, "Comparative Studies of Identifiable Areas of Philadelphia," (City of Philadelphia Community Renewal Program, April 1964) 29.

19. Ibid, 28.

20. Ibid, 18.

21. Janis Baker, Philadelphia, Pa., interview with author, 26 June 1986.



### Chapter Three: Private Sector

Much attention has been given to Parkside's revitalization effort. National and local newspapers have followed the story. Even Philadelphia city planner Edmund Bacon included Parkside's struggle to rejuvenate itself in his film The Future of the City. This neighborhood has gained such recognition because those involved in the revitalization process are trying to do so without the usual displacement that accompanies such projects. The deteriorated structures are being rehabilitated to house the district's low-income Blacks. The main objectives of this effort are to stabilize the community, get the abandoned structures back in use, and maintain a racially mixed neighborhood. This revitalization effort that we speak of has been carried out by both the private and the public sector. Since the efforts of the private sector have gained the most attention, it will be addressed first, in this chapter. The efforts of the public sector will be discussed in chapter four.

James L. Brown IV, the president of Parkside Development Corporation, is the principal private developer in Parkside. He has spent the past quarter of a century trying to turn the area around, while providing quality housing for low to moderate income persons. This social consciousness stems from his early years in segregated Richmond, Virginia. Though he grew up as the son of a dentist, he went to school with those living at the poverty level. These experiences made him aware of the problems minorities like himself





face. He witnessed first hand the quality of life many had to endure.<sup>1</sup>

These troubling issues stayed with him while he worked as a medical researcher at Temple University in Philadelphia. During the late 1950's, Mr. Brown recalls that Philadelphia was full of abandoned buildings -- blocks and blocks of them. People could not understand his interest in these ruins. In 1967, Mr. Brown left the field of medicine and went to work for the Redevelopment Authority of Philadelphia where he specialized in urban renewal. It was here that he learned to write grant proposals and work with federal bureaucracy.<sup>2</sup>

During the years he was employed by the City, he lived in Parkside. He was attracted to the area by its unusual architecture and the open space that Fairmount Park provided. Late in 1967, Jim Brown and his then landlord, William Henderson, discovered that the Lansdowne Apartment building at 42nd Street and Parkside Avenue was abandoned. To prevent this building from being destroyed by vandals, they boarded it up. When they finally located the building's owner, they were informed that the apartment house was going up for auction. As partners, Brown and Henderson purchased the Lansdowne. Many of their friends and neighbors thought them crazy to buy such a rundown structure. Parkside was considered to be a high risk area for investment. This was due to the spreading deterioration of the neighborhood's housing stock. Mr. Brown recalls, "You could not get a Federal Housing Administration insured mortgage in this part



of town then."<sup>3</sup> The two partners, with their 'do-it-yourself' skills in electrical and heating systems, proceeded to rehabilitate the structure. The Lansdowne's interior was rehabilitated to provide nineteen rent subsidized units for low-to-moderate income persons. The exterior was stabilized to prevent further deterioration. This was the first quality housing some of these tenants had ever lived in.<sup>4</sup>

In 1970, Jim Brown left the Redevelopment Authority to start investing in real estate full time. He purchased some twenty buildings in the years since then. He secured financing through the Federal Housing Administration, some in the form of low-interest loans, and some in matching grants. In an effort to gain new sources of financing, Brown worked to have the neighborhood designated as a historic district so he could utilize the Investment Tax Credit. In 1984, East Parkside was placed on the National Register of Historic Places. With this designation, Brown was able to restore the facade of the Lansdowne and use the 25 percent investment tax credit to lower the \$130,000 restoration costs.<sup>5</sup>

In talking to Mr. Brown, it becomes evident that he is not in this business only for the money. He and his family live on Parkside Avenue, and he has much at stake in the neighborhood. Thus, he is more selective about whom he rents to. He has a desire to keep a balance of age, race, and income despite upgrading. He does not want to displace the present residents, nor does he want to gentrify the area.<sup>6</sup>



Upgrading the housing stock in an area has the tendency to displace residents. A good example of this is what happened in Philadelphia's Spring Garden neighborhood. With the trend to downtown living, this neighborhood became a target for real estate speculation since it was only a 15 minute walk away from downtown. This 19th century neighborhood was populated predominantly by Hispanics. In 1983, it was placed on the National Register of Historic Places. This enabled developers to renovate structures at a lower cost than before due to the Investment Tax Credit. The appraised value of some buildings in the area jumped as much as \$50,000 after the Economic Recovery Act of 1981. These structures were converted into luxury apartments renting from \$600.00 per month. Thus, it was becoming very expensive to live near Center City.<sup>7</sup>

Spring Garden United Neighbors (SGUN) is a local group that tried to introduce into the community cooperative housing for the elderly and low-to-moderate income. Their main objective was to keep the existing residents in the neighborhood, not allowing them to be displaced. They were, though, not against upgrading the district. They enjoyed the fact that prosperity was returning, but they disliked the idea of gentrification. They met with limited success. Inexpensive public housing for the displaced Hispanic residents was provided within the neighborhood. But, the retail shops in the area had been upgraded to cater to the more affluent population. Thus, poorer residents found it economically impossible to shop on their own block.<sup>8</sup>



Phillip Clay, in his book Neighborhood Renewal, cites the four stages of neighborhood revitalization that leads to gentrification. The first stage is when a few people who are risk-oblivious move into a community and renovate houses for their own use. In the second stage, more move in, causing some real estate speculation. By stage three, vacant housing becomes scarce and property values increase. This draws media attention to the area. Old residents start to resent the newcomers. In the final stage, the middle class continue to migrate to the area, causing neighborhood shops to cater to their needs.<sup>9</sup>

As for Parkside, Jim Brown does not see gentrification happening in the near future, but he does admit that it is hard to control market forces. He is trying to revitalize without gentrifying the area. Providing rent subsidized rental units in his restored buildings insures that this neighborhood will have low to moderate income residents. Thus, if more middle-class people move to Parkside, there will be a sufficient mix of residents. "A healthy community is a mixed community . . . the reason why many people are returning to the city is because of the deadly dull sameness of many white middle-class suburban ghettos."<sup>10</sup> At this point in Parkside's revitalization effort, gentrification is not a major concern. More energy is going into trying to rehabilitate the many abandoned buildings before they fall down.<sup>11</sup>

Philadelphia city planner Edmund Bacon says of Jim Brown, "He is hope for the future, he is going in there and





showing it can be done." Brown realizes that it may take another twenty-five years to transform the area's 4,000 buildings, but he hopes that his efforts will stimulate other responsible investors to come into Parkside. The efforts are paying off. More people are moving into the area. Brown has not had to advertise a rental in eight years. People see the renaissance, and want to be part of it. This fosters what Brown calls "neighborhood pride."<sup>12</sup> It is this pride that makes people sweep the sidewalks in front of their house, or call the police when they anticipate trouble. This pride must be allowed to grow, so future generations will learn to appreciate this treasure called Parkside.<sup>13</sup>

Jim Brown admits that it is not his nature to waste time with bureaucratic red tape for grants and low-interest loans. But, he has found that his almost single-handed turn around of the community has caught the eye of many Federal and city agencies who now see it as to their benefit to become involved. In 1983, Mr. Brown established Parkside Historic Preservation Corporation, a non-profit organization designed to maintain and improve structures of historic significance in the Parkside district, and to educate the community of the importance of the neighborhood. A number of other projects to help revitalize have been proposed. This non-profit organization has entered into a joint venture with the Philadelphia Historic Preservation Corporation (PHPC). The objectives of this partnership is to rehabilitate eighteen rental units on Parkside Avenue using



the National Trust for Historic Preservation's Inner-City Ventures Fund, grants and conventional financing.<sup>14</sup>

Another joint venture designed to rehabilitate much of the dilapidated housing in the area was formed between Parkside Historic Preservation Corporation and Rouse Urban Housing. The objectives of this venture are to acquire and restore thirty-six apartment units within the district to create affordable, quality housing. Rouse Urban Housing is acting as lead developer. Its role in the project is to secure financing, manage the design and construction process, and handle the legal ends of the venture. In 1986, Rouse Urban Housing completed a similarly extensive renovation, the fifty-two unit Wissahickon in southwest Germantown. Campbell, Thomas and Associates were the architects. This apartment building is now fully leased, inhabited by low-to-moderate income families.<sup>15</sup>

Parkside Historic Preservation Corporation will act as community co-developer in this venture. The development team will be fleshed out by PHPC, The Preservation Fund of Pennsylvania, Parkside Development Corporation, and Campbell, Thomas and Associates. PHPC will serve as the sponsor of the project. They will also give technical assistance in the renovation. The Preservation Fund of Pennsylvania will supply some funds for this neighborhood preservation effort. They will also supply technical networks of information. Parkside Development Corporation will act as rental manager for rental units upon completion. Having much experience in historic renovation, Campbell, Thomas and Associates will



act as architects and conservationists. The combined experience of this development will prove to be useful in such a large undertaking.<sup>16</sup>

Another program administered by Parkside Historic Preservation Corporation is an 'on the job' training program. The objective of this program is to teach proper maintenance and preservation techniques. This is carried out through the Mayor's Summer Youth Employment and Training Program. For every youth between the age of 16 to 22 that Parkside Historic Preservation Corporation hires, the City pays the wages for two more. These job placements provide the youths with skills and work experience needed to obtain permanent jobs. These youths also gain a greater appreciation for historic buildings and the importance of quality neighborhoods. Jim Brown's commitment to educate the public has given a few students in the University of Pennsylvania's Historic Preservation Program the on-site experience of restoration. They learn the actual day-to-day workings of a real estate office that specializes in historic restoration. They learn how to deal with subcontractors and how to order materials. This is a reciprocal arrangement; the summer interns get experience and the office gets labor for less money. Thus, it is a good experience for both parties.<sup>17</sup>

Besides forming Parkside Historic Preservation Corporation, Jim Brown has sought many other avenues in his effort to rejuvenate the neighborhood. "We are using every tool we can find,"<sup>18</sup> says Mr. Brown. The Community Council for Mental Health and Mental Retardation has entered into an



agreement with Jim Brown to provide a Community Residential Rehabilitation Center in Parkside. This group housing is designed to serve adults with chronic psychiatric disabilities and community adjustment problems. Some of these housing situations have not met with favor from the community. The Parkside site has not met with this problem as of yet. Jim Brown will rehabilitate about ten apartment units for this organization in return for their commitment to a five year lease with a clause stating that rents can be increased with the inflation rate. It is Mr. Brown's hope that these residents will assimilate themselves within the neighborhood and foster the feeling of community pride. Mutually satisfactory deals like this prove that with some creativity, housing problems can be solved.<sup>19</sup>

Jim Brown has always searched for new ways to reduce restoration costs in order to make projects economically viable. "If I do it, it must be a good financial venture."<sup>20</sup> Such costs have been kept down by two factors, the investment tax credit and facade easements.

"An historic facade easement is a means by which the owner of an historic building can ensure its preservation while at the same time retain possession and use of the building."<sup>21</sup> The property owner can donate his facade to any governmental institution, private foundation with preservation interests, or a publicly-supported charity. In Philadelphia, most facade easements are donated to the Philadelphia Historic Preservation Corporation (PHPC).<sup>22</sup>





There are many benefits in doing this for the owner of the historic building. He can be assured that his facade will be maintained and protected in the future from neglect or unsympathetic alterations. Also, if the donation is given in perpetuity, facade easements are considered as charitable contributions and have tax benefits. The value of the easement is the difference between the property value without the easement and the property value with this lien. The value of the deduction can be substantially different if the easement is given before or after any facade improvements. These donations can effect depreciation deductions and the property value. An accountant or a tax attorney should be consulted to see when such donations should be given.<sup>23</sup>

For a property owner to become eligible for a facade easement, some requirements must be met. The property must either be individually listed in the National Register of Historic Places or contribute to a National Register Historic District. The owner must fill out Part 1 of the 'Historic Preservation Certification Application' and submit it to the State Historic Preservation Officer. The organization receiving the easement can reject the donation if they feel that the building is not eligible. Some circumstances that leave buildings ineligible are unsympathetic alterations or irreversible maintenance techniques, such as sandblasting.<sup>24</sup>

If a facade easement is accepted, the building owner, and every subsequent owner, now has restrictions placed on



his facade that he must abide by. The owner must keep the building at an acceptable level of conservation by carrying out regularly scheduled maintenance dictated by the organization who now owns the facade. This organization must be consulted before the facade can be altered or cleaned. The more restrictions placed on the facade, the greater the tax benefit for the donor. Once the agreement between the two parties is secured, documentation of the structure is carried out and settlement takes place.<sup>25</sup>

The second means in which Jim Brown reduces his restoration costs is by using the Investment Tax Credit (ITC).

"The rehabilitation tax credit has worked as has no other tool to encourage and facilitate the preservation of historically or architecturally significant structures and has contributed to reversing the downward trend in the older sections of our nation's cities. It has worked by making projects not otherwise feasible into reasonable, cost-effective investments."<sup>26</sup>

This credit was established with the Economic Recovery Act of 1981 and was revised with the Tax Reform Act of 1986. This investment tax credit means that twenty percent of the rehabilitation costs of a historic building and ten percent for non-historic buildings dating before 1936 can be deducted from the developer's federal income taxes owed. These properties must be income producing to be eligible for the credit. Philadelphia has invested over an estimated \$400 million in historic rehabilitation in the last five years. The National Park Service oversees such rehabilita-



tions using the Secretary of the Interior's Standards for Rehabilitation.<sup>27</sup>

Jim Brown's rehabilitation projects qualify for additional tax credits, over and above the ones previously stated. Tax credits can be used by owners of residential rental properties if they are constructed or rehabilitated for low-income housing. "The credits are claimed annually for a period of ten years. For the costs of new construction and rehabilitation, the annual credit has a maximum rate of nine percent. For acquisition costs, the annual credit has a maximum rate of four percent."<sup>28</sup>

Certain eligibility requirements must be met before the credit is granted. Twenty percent of the building's units must be occupied by persons with incomes of 50 percent or less of the area's median income. Forty percent must be occupied by those with incomes of sixty percent or less of the area's median income. There are also ceilings placed on the rents that can be charged.

It is federal tax breaks like the ITC that make investments by the private sector economically feasible. With good financial advice, and some creativity, funding can be found for projects like this. In cases such as Parkside, it is the private sector that has made the most visible progress in the revitalization effort.<sup>29</sup>



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## Chapter Four: Public Sector

Now that we have examined Parkside's revitalization efforts by the private sector, we will take a look at the efforts made by the public sector. In doing so, we will review some programs initiated by the Philadelphia City Planning Commission and the Redevelopment Authority of the City of Philadelphia. Preservation tools such as loans and grants will be discussed, as well as new and creative proposals that are meant to speed Parkside's revitalization effort. This is by no means going to be a history of every attempt the public sector has made to help Parkside, nor is this meant to be a catalogue of every loan or grant available for community economic development.

The Philadelphia City Planning Commission was established and started addressing city planning needs in the 1940's. But it was not until 1968 that individually tailored community planning programs were created. It was at this time that the Planning Commission reorganized its staff to better address the needs of neighborhoods. Area planners were assigned to work on neighborhood improvements in certain sections of the city. In 1968, the Project Area Committees (PAC's) were established in Philadelphia. PAC organized public meetings where community residents could voice their concerns about their individual neighborhoods. Recommendations and funding decisions were the outcome of these meetings.<sup>1</sup>



In 1975, the Community Development Program was established. This program required the participation from community residents. \$150,000 of Community Development funds were set aside to staff these committees. Of the \$60 million annual budget, \$5.5 million was spent on neighborhood project proposals. The remaining \$54.5 million was used for housing, recreation, and other support services. As we will see in analyzing the efforts made in Parkside, the results are mixed. Neighborhood projects require so much planning that their sponsors lose momentum. Once this momentum is lost, the opinion of the city government and the community residents start to change. This causes ambiguity that can in turn either alter a project, inflate its costs, or kill it altogether.<sup>2</sup>

The Department of Housing and Urban Development designated Parkside as a Community Economic Development Area in the 60's, which made its residents eligible for Federal Housing Administration (FHA) insured loans. This all was made possible by the National Housing Act of 1968. This enabled those of low-to-moderate income to buy houses that they previously would not have been able to gain financing for. The FHA was giving insurance to the lenders, usually Savings and Loan Banks, so that if the buyer were to default, the FHA would pay off the debt. This program was designed as a neighborhood development program.<sup>3</sup>

The Department of Housing and Urban development had additional programs of this kind which were implemented in Parkside. In the late 1960's, real estate investor Jim



Brown used the HUD 236 Program to finance the rehabilitation of the Lansdowne Apartments. This program funded rehabilitations of multi-family units. HUD's 235 Program was used by other private developers, like William Henderson, to rehabilitate houses along Thompson Street in Parkside. This program funded rehabilitations of single-family houses. Neither of these mortgage insurance programs exist today. They were discontinued in the early 70's due to budget cuts.<sup>4</sup>

Unfortunately for Parkside, many of the homeowners who used these programs defaulted and their mortgages were foreclosed. HUD paid the lenders' mortgage claims and became the owner of these properties. These houses were usually boarded up until they could be disposed of, thus creating abandoned housing and all of the problems going along with them. This abandonment caused the equity value of occupied homes in the area to drop; therefore, these homeowners could not cover their debts even if they sold their houses. This caused even those not financed through the FHA to abandon their homes. As a result, Parkside has all the boarded up buildings you see today. The City could take these properties through sheriff's sales or spot condemnation and assemble them with the buildings they acquired through foreclosures and offer them to developers or individually to eligible families. But the City has made little effort in the past decade to dispose of these tax delinquent buildings. The need for a new, more progressive housing program is greatly needed in Parkside.<sup>5</sup>





Parkside has been neglected by the City. Little government investment has taken place in this area in the past 30 years. Parkside has not taken part in any public improvement or community development programs. In the Philadelphia City Planning Commission's preliminary draft of their economic development ideas, they admit that the City was unable to operate effectively a large rehabilitation program like what is needed in Parkside. This is partially due to the cutbacks in federal housing and rental subsidy programs.

In 1975, the Planning Commission issued a development strategy for Parkside. In it, they identified areas that needed residential rehabilitation, areas that needed bolstering of existing stable housing, and areas that needed the removal of blighted conditions. A three phase development strategy was proposed, attacking the most deteriorated areas first. This called for the demolition of housing they considered to be unsalvageable, such as the Park Manor Apartments on the corner of 40th Street and Girard Avenue. The second phase called for the redevelopment of abandoned housing. The third phase called for the redevelopment of the retail strip of Girard Avenue. It has been a dozen years since this report was published, and the only recommendation that has been carried out was the demolition of the Park Manor Apartments. The lot in which it once stood is now empty and littered. Parkside still has the highest amount of vacant housing in the city, and Girard Avenue still only has a few retail shops in business.<sup>6</sup>



There are many loan and grant programs that are available that could help conditions in Parkside. One of them, the Redevelopment Authority of Philadelphia's Bond Program, could conceivably create additional low-to-moderate income housing in Parkside. The Redevelopment Authority has started to become involved in the economic issues that plague this neighborhood. The other loan and grant programs, which will be examined, are not being implemented in Parkside but could be effective in revitalizing the area.

The Redevelopment Authority of Philadelphia has established a Housing Revenue Bond Program for the city. Bonds were issued to make funds available in the form of low-interest loans. This program was established under the Urban Redevelopment laws. It was set up to provide loans to finance additional low-to-moderate income housing within the city. The Redevelopment Authority will own these rental units solely or jointly and make them available to the public. This housing space is made possible by the construction of new residential units or the rehabilitation of existing properties. Each individual project has to be handled under contract with a private property management firm, but the Redevelopment Authority will hold the legal title.<sup>7</sup>

The target group for such housing, as previously stated, includes low and moderate income persons and the elderly. Various housing options will be made available; apartments, rowhouses, and single family dwellings will be obtainable.



Now that an overview of the Bond Program has been explained, it seems only logical to discuss the types of programs within the Redevelopment Authority that are eligible for the \$350,000,000 generated for the Bond Program.

The Home Improvement Loan Revenue Bond Program makes money available to persons of low to moderate income for home improvements. These loans are given to homeowners at below-market interest rates. About \$44,000,000 in tax-exempt bonds have been granted to fund this program.

The Home Mortgage Revenue Bond Program gives low-interest mortgage loans to families of low, moderate, or middle incomes. This money can be used to finance new or rehabilitation construction of owner-occupied housing. About \$107,500,000 in tax-exempt bonds have been granted to fund this program. The development of multi-family rental units are also financed through the Bond Program. Over \$93,000,000 in tax-exempt bonds have been granted to fund this project.

The last program within the Housing Revenue Bond Program is the Small Rental Properties Revenue Bond Program. The purpose of this is to make Federal Housing Administration insured mortgage loans to certain developers to promote the rehabilitation of abandoned or run-down one to four unit buildings in Philadelphia. Upon completion, these units must be used as low to moderate income housing. This program is of great interest to developers like Jim Brown, who are looking for money to fund rehabilitation. Parkside, as earlier stated, has many dilapidated buildings with less



than five rental units. The Redevelopment Authority has contacted Mr. Brown and other developers interested in providing low-income housing.<sup>8</sup>

The Community Development Block Grant (CDBG) Program was established to meet community development needs by the Housing and Community Development Act of 1974. The goal of this program is to furnish clean and inexpensive housing for persons of low to moderate income. These grants are given to aid in neighborhood revitalization, to help bring business to an area, or to increase community services.<sup>9</sup>

Communities decide which problems need the immediate attention these funds can offer. Those on the priority list must meet certain criteria: their project aids the low-to-moderate income, or aid in community development, through housing or economic improvements. Examples of approved grant projects are: the rehabilitation of residential and non-residential housing, clearing slums and blight, the improvement of water and sewage treatment, and offering economic incentives to attract light industry or business to an area. More than half of the funds available must go to aid persons of low to moderate income.

The Small Cities Program, run by HUD, ranks all applicants using need, percentage of poverty and program impact as its gauge. Applicants must prove a past track record of fairness in regard to equal opportunity housing and hiring. This means they must comply with the Civil Rights Act of 1964 and the Fair Housing Act of 1968.





Those ranked highest get whatever money is available. There is never enough to finance every worthy community project. These recipients have certain responsibilities. An annual report of their progress must be submitted to HUD. Also, an audit by HUD will take place that year. This is to ensure that all money is being used in compliance with CDBG's regulation.<sup>10</sup>

Urban Development Action Grants (UDAG) are authorized by the Housing and Community Development Act of 1974. They are administered through the United States Department of Housing and Urban Development (HUD). These grants are designed to encourage private investment in economically depressed urban areas. Through such proposed investments, permanent jobs for low and moderate income persons should be created. Also, tax revenues, whether property, income or sales tax, should be increased by such projects.<sup>11</sup>

As required for UDAG funding, every dollar of the grant must be matched by \$2.50 in private funds. This is called the Public-Private Leverage Ratio. The developer must also prove that the project could not go ahead without UDAG financing. In addition, funding cannot be dispersed until HUD is convinced that private funding is in place. Therefore, UDAG funds are not available for pre-development expenses like land acquisition or early construction costs. However, HUD is flexible enough with these funds to arrange a reimbursement schedule with contractors, thus covering pre-development costs.



Philadelphia has used more than \$30 million in UDAG funds to date. This money has been used to provide long term financing for countless construction projects, new and rehab. HUD has approved the following grants in the Philadelphia area: Phase II of the Market Street East Gallery project, Cobbs Creek Shopping Center, 58th Street and Baltimore Avenue, Elwyn Institute, 39th and Market Streets, World Forum Hotel Complex, 36th and Market Streets, Strawberry Square Shopping Center, 29th and Dauphin Streets, New Uptown Theater and Entertainment Center, Dauphin and North Broad Streets.<sup>12</sup>

The Inner-City Ventures Fund (ICVF), established in 1981, administered by the National Trust for Historic Preservation, funds projects that bring economic growth to depressed areas.

The ICVF has been bringing life back to neighborhoods. They have funded housing rehabilitation projects for persons of low to moderate incomes in the inner city. They also provide financing for businesses who want to relocate in such areas' economic decline. The ICVF is crucial in preparing financial packages for self-help community groups which bring about neighborhood revitalization.

The Inner-City Ventures Fund gets its money from large organizations like The Pew Memorial Trust and Exxon Corporation. Smaller donations come from 19 other corporations or foundations. The past few years, the ICVF has been more concerned with city projects in the northeast. These projects, with the help of eight non-profit community



groups, have generated over \$15 million in investments, created low to moderate income housing for 240 families, and have provided 42,000 square feet of office space in newly rehabilitated structures.<sup>13</sup>

Unlike Urban Development Action Grants, ICVF money can be used for land acquisition and pre-development expenses. These early grants or loans can act as 'seed money' to draw the support of other financial institutions. Being that some banks are not confident enough in being the first investor, the ICVF's early capital is crucial.

The Inner-City Venture Fund in the past has supported projects in the Spring Garden section of Philadelphia. They supplied \$90,000 in the form of both grants and low-interest loans to house low to moderate income city residents. They helped a community group structure a syndication to transform a vacant 1926 Art Deco school into 27 units of affordable housing. This project, which also used the investment tax credit, is housing many Hispanic families who were displaced due to the gentrification of the Spring Garden neighborhood.<sup>14</sup>

The Trust's goal is to provide money to make renters into homeowners. Those who own homes in a community tend to take better care in maintenance than transient renters do. This causes stability in an area.

All of the above programs could be of use in Parkside. But it would take a strong leader in the private or public sector to initiate the process of applying for these funds. But these efforts would pay off with the provision of funds



that would speed Parkside's revitalization effort. Someone with a genuine stake in the neighborhood must take the first step.

The private sector is motivated to do more for Parkside than the public sector. This is due to the developer's hope of financial gain in real estate ventures. These developers can be more creative in their efforts to secure funding for these projects. Developers who are sensitive to neighborhood needs, can be more responsive in solving specific problems. But, the City's housing programs are much too complicated to those not experienced in dealing with such bureaucracy. Complying with regulations can be technical, costly, and time consuming. The City should re-evaluate these regulations and consider simplifying them. The City could also donate vacant properties outright to interested developers, therefore speeding the revitalization process. A strong community group, if staffed and funded, could attract City Hall's attention to Parkside's needs. This group could raise the funds needed to lobby for more City involvement in this revitalization effort.





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## Chapter Five: The Conclusion

Before drawing conclusions or making any recommendations regarding Parkside's revitalization efforts, it is a good idea to examine why the neighborhood declined initially. This will give a broader understanding to the entire cycle some communities go through. That is to say, the stable community starts to decline, therefore becoming unstable, then with preservation efforts, it once again regains its sense of neighborhood stability. The most basic of reasons for inner city decay is explained in the book, The Urban Predicament. Some major reasons for inner city decline are:

" . . . . the regional shift in population and economic activity from the Northeast and North Central regions into the West and most recently the South; the relative economic decline and the loss of middle-income population from the major central cities in the Northeast and North Central regions; and the increasing concentration in these cities of blacks, a large percentage of whom are of low income."<sup>1</sup>

Economic activity has either moved south or west. The Northeast is witnessing a general decline in population due to the shift in location of employment. As these employees move, so do the tax revenues that run the cities. Private industry is not the only interest relocating. The Federal government has also relocated enterprises and contracts that generate economic activity. Large industries that supply goods for the nation's defense are now located on the West Coast. These governmental expenditures drew income and population away from the Northeast. Since the



1930's, the Federal government has channeled funds into the South. Their rationale for this was that the South was poor and could use the economic boost that these contracts would provide. The South in return offered the lower labor cost unionization furnished. This economic imbalance has started to level out. Property values, as well as the cost of living in the South, have begun to reach that of the North Central region.<sup>2</sup>

Central cities of the Northeast and North Central regions are losing density. The tax benefits of homeownership and the improvement of the nation's highways have fueled the trend towards suburbanization. Also, since the Northeast has become more of a service-oriented economy, some people no longer need to live in the city. Business parks in the suburbs are adequate substitutes for downtown office buildings. Space is cheaper to rent, and the congestion of city streets is avoided. With employment opportunities in the suburbs, people are moving out of the cities to be near their jobs, just as they did decades before when they migrated to the cities in the first place.<sup>3</sup>

Another trend that destroys city neighborhoods is the number of middle-class whites living in cities is declining. By the same token, the number of low-to-moderate income blacks living in cities is increasing. It is impossible to expect those with less money to maintain neighborhoods as well as their wealthier predecessors. Therefore, neighborhoods slowly begin to deteriorate, which if not halted can start the process of decline.<sup>4</sup>



All of these factors can be applied to the decline of Philadelphia's neighborhoods, especially to Parkside. Another contributing factor is the economy.

"The economic recession of 1974-75 squeezed municipal revenues as receipts from municipal tax sources reflected the reduction in business activity and consumer spending, and forced an increase in expenditures for social programs. The accompanying inflation increased the pressure from municipal workers for wage increases and raised other costs of government, particularly energy costs."<sup>5</sup>

Jim Brown, as well as many other property holders, can attest to these facts. Brown recalls that had he not been paying over 18% interest on his construction loans to rehabilitate buildings during the mid 1970's, he could have placed more buildings back into Parkside's housing stock. Also, the cost of heating fuel for his rentals during the oil embargo of 1972 more than doubled; hence, all of his funds went to heating existing buildings, not rehabilitating others. It must be noted that revenues from rentals did not increase proportionately with the cost of running the buildings. Therefore, Brown was in a negative cash flow situation at times.<sup>6</sup>

When addressing the question of why Parkside started to decline, it may be helpful to look at what Jane Jacobs calls 'border vacuums' in her book The Death and Life of Great American Cities. Borders are defined as perimeters of territories. When a border vacuum is formed, one of the perimeters is a barrier which causes the area directly adjacent to it to decline. "And if we look at the parts of





the cities most literally attractive, i.e., those that literally attract people, in the flesh, we find that these fortunate localities are seldom in the zones immediately adjoining massive single uses." A typical border in the city is the waterfront. Now that many east coast cities in the United States are left with vacant piers due to the pull out of industry and shipping, these areas become vacuums, therefore blight-prone. A good case study of such a phenomenon is in New York City.<sup>7</sup>

"Morningside Heights in New York contains a long, narrow strip of neighborhood edged on one side by a long waterfront park. This strip is further interrupted by the barriers of intervening institutions. Every place you go in this strip brings you quickly to a border. The most shunned of these borders by evening, for decades, has been that of the park. But gradually and almost imperceptibly, the common consent that insecurity exist has affected more and more of the territory, until today there is only one side of one street that carries more than solitary footfalls at night."<sup>8</sup>

When putting Parkside under the microscope, we are astounded to discover that the neighborhood is completely surrounded by borders (see Illustration B). Parkside's entire southern border is a classic example of a barrier. The cliché 'wrong side of the tracks' refers to this phenomenon. The only breaks in this edge are the three bridges, 40th and 41st and 42nd Streets, that cross the tracks into the neighborhood. Land values around railroad tracks are lower due to the noise and the smoke from the locomotives. The streets that butt up to the tracks are less traveled, since they are dead ends in nature. This



sense of barrenness causes these streets to be shunned by pedestrians. It takes motion on streets to make them safe, thus these empty streets are less secure.

Parkside's northern border is Fairmount Park. It is surprising to learn that parks are borders that can cause stagnation in adjoining communities. This is due to the parks' single purpose use and the fact that usage is never constant, varying from time of day and year. "Such place may be an actual vacancy, or it may be a little-used monument."<sup>9</sup> Memorial Hall certainly constitutes an infrequently used monument.

Parkside's last border to the east is the Philadelphia Zoo. A vacuum can be created here due to the fact that it is a restricted use area, or a solid barrier. An admission must be paid before entering. Like a medieval walled town, it is a geographic obstacle which stops the pedestrian flow.

It becomes quite clear that Parkside is virtually surrounded by barriers. This could explain the blight in this sector. "Neighborhoods or streets caught between two such borders close together can be utterly deadened, border to border."<sup>10</sup> This is a sobering thought considering that we have identified not two but three borders in the district.

A solution to this vacuum effect is to bring in development or some other attraction to these edges so as to create a mixed use area. This would cause people to circulate at various times of the day, keeping the edge active and secure. As for park barriers, New York's Central Park has the model boat pond, the zoo, and the Metropolitan



Museum of Art to keep the park vital at many hours of the day. It is almost impossible, though, to keep an entire edge from becoming decayed. But cities could take deliberate steps to keep a high concentration of mixed-use attractions near borders.<sup>11</sup>

Now that Parkside's decline has been examined, it seems only logical to discuss the possible solutions to the problem. It would be presumptuous to think that this study could solve all of Parkside's ills, but maybe some recommendations could speed the revitalization process.

No major recommendations can be made to the private sector since they have been making all of the visible progress in Parkside. Some sources for loans and grants have already been mentioned, so they could be pursued. Once Parkside Avenue has been completely rehabilitated, it should prove to the city and to other private developers that there is hope for this neighborhood. This could attract more investment dollars. Once additional housing is rehabilitated and occupied, there should be enough of a residential population to support the re-opening of retail shops along Girard Avenue. In turn, these added amenities could attract new residents to the area. Through the use of the Investment Tax Credit and joint ventures between other private and public agencies, Parkside should witness a noticeable improvement in the years to come.<sup>12</sup>

As for the public sector, there are some suggestions as to how the City of Philadelphia could help Parkside rejuvenate itself. The City has already identified its



need for additional low-to-moderate income housing within the City, hence housing programs must concentrate their fundings to save this West Philadelphia neighborhood from further deterioration.<sup>13</sup>

The City must take a more active role in finding individuals and families to rehabilitate much of Parkside's abandoned buildings. The City has acquired many of these properties through foreclosure when the owners defaulted on their mortgage loans which were insured by the Department of Housing and Urban Development. Many of these properties remain boarded up. Their appearance of neglect has resulted in lower property values. With more buildings available at one time in the same area than the real estate market can absorb, the resale value of occupied buildings is deflated. In other words, why buy a habitable building when you can practically take an abandoned one.<sup>14</sup>

There is something that can be done that would both generate moderate income housing and rehabilitate some of the neighborhood's abandoned buildings. It has been done before in Taylor, Michigan, when that city faced the same sort of dilemma in the mid 1970's. It is called the Community Stabilization Program. The objectives of this program is to make city-owned housing habitable, then renting it until the neighborhood stabilizes. This way there would not be a glut of houses on the market causing depressed real estate values. The Community Stabilization Program is actually quite straightforward. The Federal Department of Housing and Urban Development, the City, and





an entity created to sponsor and manage the acquired properties enter into a joint agreement. HUD as owner puts the properties under the management of the sponsor, while also financing the program. The sponsor agrees to rehabilitate the buildings within a certain budget to meet HUD's standards, and HUD inspectors make sure these regulations are enforced. Upon completion, HUD leases the properties to the sponsor who in turn subleases them to qualified tenants. These tenants are given an option to buy after a specific period of time. This sublease period should give the neighborhood time to stabilize. If this program were to be implemented in Parkside, housing would be created and the neighborhood stabilized.<sup>15</sup>

Another program that could be enacted in Parkside to rehabilitate housing is urban homesteading. Homesteading had been a tool used in the past in order to settle areas. It has only been used in the past quarter century to repair inner city housing while finding homes for the nation's low-to-moderate income population. Such homesteading for the reason of populating, not neighborhood revitalization, has its roots in the 19th century. A Pennsylvania congressman proposed a homesteading bill in 1859 in order to encourage families to move to Pennsylvania. President Abraham Lincoln signed this Bill in 1862 and made 160 acres available for homesteading. By the 1960's, 1,622,107 homesteaders took over 270,216,874 acres of land. It is interesting to note that 70% of all successful homesteading projects have taken place in the past forty years.<sup>16</sup>



A classic case study in urban homesteading is Baltimore, Maryland. Like many cities in this nation, Baltimore saw its residents moving to the suburbs after World War II. The housing stock within the city was then taken over by poorer residents, who were less able to perform regularly scheduled maintenance. Eventually these structures became unliveable and were abandoned. In the mid 1970's, Baltimore's Mayor Donald Schaefer gained national attention when he sold 40 rowhouses for a dollar.

The Mayor remembers getting letters from City residents complaining about the derelict structures, the trash, and the rats on Sterling Street. But when the City talked of clearing out these slums, these same citizens pushed to preserve the rows. The momentum increased with the 'Save Sterling Street' petition. The Mayor then decided to drive out and see the area for himself. Upon arrival, he was greeted by collapsed houses with trees growing through them and even burned-out shells. Personally he could not see the potential of the street, but he asked one of his aides to look into ways of preserving the blocks.<sup>17</sup>

Homesteading was what was proposed to solve the problem. Low interest loans were made available through the City. Then, a lottery was held, with the winners able to buy one of the houses for one dollar. There were strings attached to the deal. The homesteaders had to agree to repair, maintain, and live in the structures as their principal residence for a minimum of five years in order to



obtain full legal title.

Baltimore met with such success in this project that they decided to attack the problem of abandoned store fronts. Mayor Schaefer has always been interested in bringing business back to the downtown. So 90 shops were offered to homesteaders for the cost of one hundred dollars. Low-interest loans were offered in this program and similar liens were attached to the retail structures. Through the support of the City and neighborhood groups, this program also managed to get some of Baltimore's real estate back on the tax rolls.<sup>18</sup>

Other cities in the United States have tried similar programs in the 1960's, with slight variations, to provide housing or revitalize urban blocks, the most noted being Wilmington, Delaware; Philadelphia, Pa.; Baltimore, Md.; and Washington, D.C.

One variation of homesteading is called 'sweat equity.' This program allows the residents to invest labor time in the restoration process in lieu of cash, as the down payment. Most of these programs are run through non-profit organizations, not the city or federal government. These non-profits need the support of neighborhood banks with faith in the area. Many of these banks, and their insurance companies, require that an experienced building supervisor be on site. In order to qualify, applicants must prove need, but with enough income to make a mortgage. Some organizations even require an interview to see if the applicant can handle the day-to-day stress of such an



undertaking. This program is aimed at those who can afford monthly mortgage payments but not a down payment.<sup>19</sup>

Another variation of homesteading is called 'mutual self-help housing.' This method is useful in restoring entire urban rows. Each homeowner is required to work a set amount of hours each week. Families work on each other's homes in teams. Those with skills work in that in which they were trained. Certain jobs requiring extensive training, such as plumbing or wiring, are subcontracted out. No family is allowed to move into their home until every home in the team has been completed. Much like 'sweat equity,' labor replaces down payments, and potential homeowners must meet certain requirements. These projects are also headed by non-profit organizations.<sup>20</sup>

The final spin-off of homesteading to be examined here is called co-operative homesteading. The homeowner teams form a corporation which owns and operates the building, usually an apartment building. Individuals in the team work whatever free time they can spare. Those putting in the most hours get the first pick of apartment units. Each tenant must pay rent to fund future maintenance. However, this price is usually well below the market rate. If they wish to move out of the building after completion, they are free to sell their share of the corporation. Co-op homesteading has elements of both sweat equity and mutual self-help housing. Like them, conventional financing is not obtainable. Thus, support of a non-profit neighborhood group is needed. Once again, tenants have eligibility





requirements to meet.<sup>21</sup>

Homesteading could be a viable tool for revitalizing Parkside. Many of the back streets, like Stiles, Poplar, and Leity Avenues have many abandoned two-story rowhouses. These are small enough for single-family renovation. The city owns many of the buildings. The ones they do not own can be condemned due to code violations, and the city can legally take ownership.

Parkside can only win from such a program. This neighborhood has more vacant buildings than any other in Philadelphia. Owner occupants would have more stake in the area. Their feeling of pride in their accomplishments could change attitudes and show confidence in Parkside's future. Doing this would also increase Philadelphia's moderate-income housing stock. Abandoned buildings deflate the district's tax base.

The public sector must create additional development incentives to draw investors into Parkside. An example of this is the real estate tax abatement program. Under this program, the City gives tax breaks to investors who improve deteriorated industrial and commercial properties. Any area within the city is eligible for these abatements. New construction on previously vacant ground is even eligible. The tax breaks themselves are only for the amount of additional assessment due to these improvements. The tax abatement period lasts for five years following the year that the building permit was issued. Such incentives could be



extended to those rehabilitating housing for the purpose of low-to-moderate income housing. It is programs like the Community Stabilization Program and variations thereof that will encourage reinvestment in Parkside.<sup>22</sup>

In conclusion, this case study of Parkside's revitalization process can be useful in the field of neighborhood preservation since it documents the efforts made by both the private and the public sector to turn this decaying area around. Other neighborhoods experiencing the same difficulties can look at Parkside's struggle and learn from its mistakes, thus avoiding the same pitfalls. Insight can be gained as to what can be expected in the battle to revitalize. Clues as to preservation tools and agencies to contact, can also be obtained from this study. But most importantly, this case study can give those who are experiencing the same kinds of problems the hope and support they need to continue the effort.



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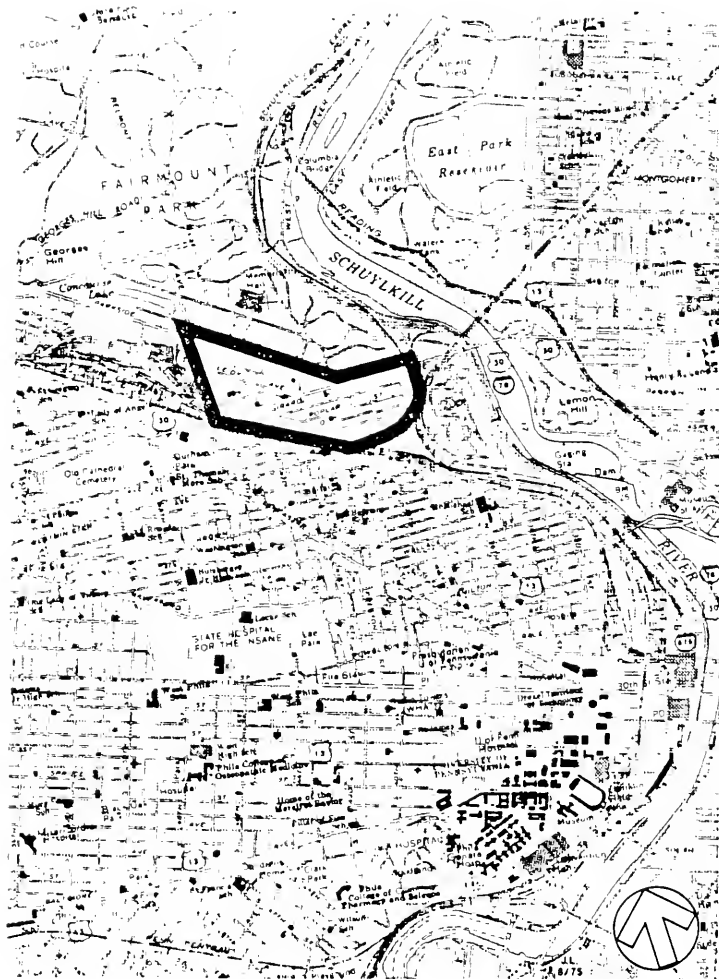
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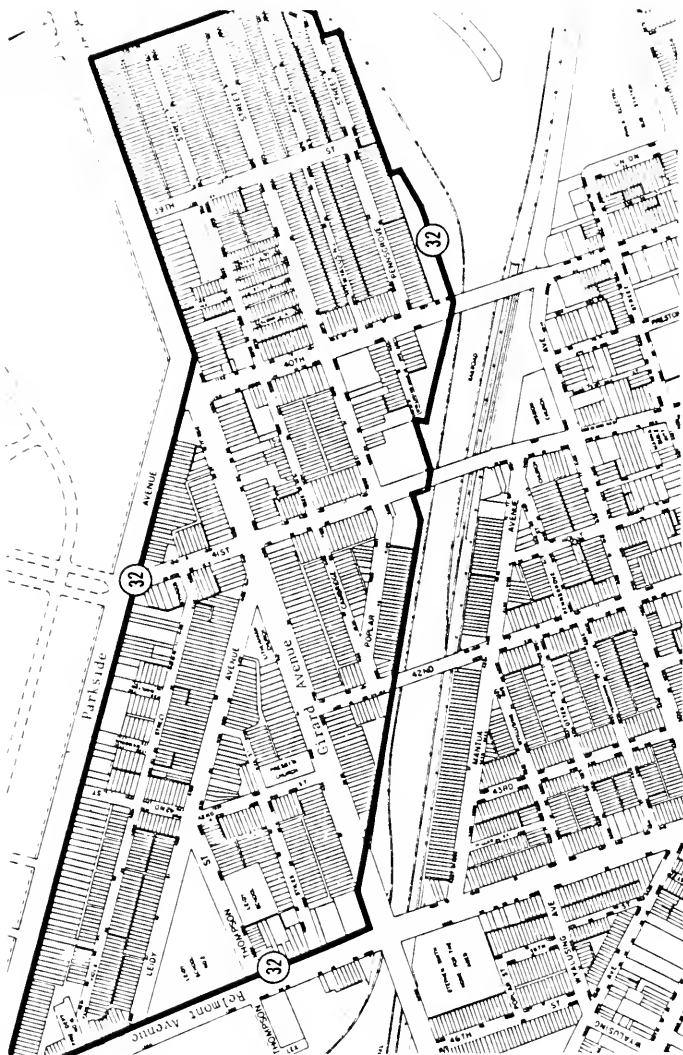


Illustration A



Map of Parkside, Philadelphia, Pennsylvania  
Courtesy of Philadelphia City Planning Commission





Map of Parkside, Philadelphia, Pennsylvania  
Courtesy of Philadelphia City Planning Commission





Illustration C



Memorial Hall, Fairmount Park



Illustration D



Lansdowne Apartments, 4100-4102 Parkside Avenue



Illustration E



Brentwood Apartments, 4130-4140 Parkside Avenue



Illustration F



4200 Block of Parkside Avenue





Illustration G



1700 Block of Memorial Avenue (facing Viola Street)



Illustration H



Pennsylvania Railroad Tracks



Illustration I



4100 Block of Girard Avenue (south side)



Illustration J



4111 41st Street





Illustration K



4142-4144 Parkside Avenue



Illustration I



4000 Block of Cambridge Street (north side)



Illustration M



4000 Block of Girard Avenue (south side)





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